

Information to identify the case:

Debtor 1	<u>Edinson Rodriguez</u>	Social Security number or ITIN	xxx-xx-4775
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	21-15299-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edinson Rodriguez

10/1/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edinson Rodriguez
Debtor

Case No. 21-15299-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 01, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	#+ Edinson Rodriguez, 436 Baker Place, Perth Amboy, NJ 08861-3602
519248931	Ameritech Community Management, River Bend of Hillsborough County HOA, 24701 US 19 M Siote 102, Clearwater, FL 33763
519248932	+ Babcock Home Furniture, 1510 College Ave E, Ruskin, FL 33570-5098
519248938	+ Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
519248940	+ Florida Department of Transportation, PO Bpx 31241, Tampa, FL 33631-3241
519248943	+ KeyBank National Association, PO Box 94968, Cleveland, OH 44101-4968
519248944	+ Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
519248946	+ Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
519248948	+ Milka Placencia, 347 Colfax, Perth Amboy, NJ 08861-4501
519248951	+ NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971
519248949	+ National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
519248950	New Jersey Turnpike Authority, PO Box 1121, New Brunswick, NJ 08903
519248952	+ Pathology Associates of Central Jersey, 530 New Brunswick Ave, Perth Amboy, NJ 08861-3654
519248953	+ Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
519248954	+ Receivable Collection Services, LLC, 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
519248956	+ Split Rock, 428 Moseywood Road, Lake Harmony, PA 18624-7009
519248957	+ State of Delaware, Department of Transportation, PO Box 697, Dover, DE 19903-0697
519248959	+ Tenaglia & Hunt, 395 W. Passaic Street, Ste 205, Rochelle Park, NJ 07662-3016
519248961	+ University Radiology Group, Po Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2021 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 01 2021 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519270431	EDI: ATLASACQU	Oct 02 2021 01:13:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
519248933	+ EDI: BANKAMER.COM	Oct 02 2021 01:13:00	Bank of America, Po Box 15715, Wilmington, DE 19886-5715
519248934	EDI: CAPITALONE.COM	Oct 02 2021 01:13:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
519248935	EDI: CAPITALONE.COM	Oct 02 2021 01:13:00	Capital One Bank USA NA, Po Box 30281, Salt Lake City, UT 84130-0281
519248936	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	CitiBank NA, PO Box 6181, Sioux Falls, SD 57117-6181
519248937	+ Email/Text: mediamanagers@clientservices.com	Oct 01 2021 21:16:00	Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816

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519248945	+ EDI: CITICORP.COM	Oct 02 2021 01:13:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
519248939	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 01 2021 21:16:00	Flagstar Bank*, 5151 Corporate Drive, Troy, MI 48098-2639
519248941	+ Email/Text: nwilliamson@foundationfinance.com	Oct 01 2021 21:17:00	Foundation Finance Co, 7802 meadow Rock Drive, Schofield, WI 54476-5262
519248942	Email/Text: GCSBankruptcy@gcserv.com	Oct 01 2021 21:16:00	GC Services Limited Partnership, Collection Agency Division, 6330 Gulftono, Houston, TX 77252
519248947	+ EDI: MID8.COM	Oct 02 2021 01:13:00	Midland Credit Management Inc, PO Box 301030, Los Angeles, CA 90030-1030
519248955	+ EDI: IIC9.COM	Oct 02 2021 01:13:00	Spectrum, c/o IC System, PO Box 64437, Saint Paul, MN 55164-0437
519252775	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519248958	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank/Ashley Home Stores*, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
519248960	+ Email/Text: bankruptcydepartment@tsico.com	Oct 01 2021 21:17:00	Transworld Systems Inc, PO Box 15110, Wilmington, DE 19850-5110
519248962	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 01 2021 21:16:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com
Bruce C. Truesdale	on behalf of Debtor Edinson Rodriguez brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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